

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: OTERO et al.

Application Serial No.: 09/823,125

Filing Date: March 30, 2001

APPARATUS, METHODS AND For:

> ARTICLES OF MANUFACTURE FOR CONSTRUCTING AND **EXECUTING TRANSACTION** PROCESSES AND PROGRAMS

Group Art Unit: 3628

Examiner: Ojo O. Oyebisi

**AMENDMENT and RESPONSE** to November 17, 2005 Final Office Action

Attorney Docket No.: G08.051

**PTO Customer Number 28062** Buckley, Maschoff & Talwalkar LLC

Five Elm Street

New Canaan, CT 06840

**CERTIFICATE OF MAILING UNDER 37 CFR 1.8** 

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 15, 2006.

Dated: February 15, 2006

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed November 17, 2005, please amend the above-identified application as follows.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 5 of this paper.